

### REMARKS

Claims 29-37 and 50-64 are pending, with claims 29, 32, 35, 50, 54 and 61 being independent. Claims 1-28 were previously canceled, claims 38-49 have been canceled by this amendment, and claims 58-64 have been added. Each of claims 29, 32, 35, 50 and 54 has been amended to eliminate the reference to coating, and each of claims 30, 33, 36, 51 and 55 has been amended in view of these changes to the independent claims. Claim 29 has been further amended to recite that the second insulating film has a curved surface at a sidewall portion of the metal wiring, as shown, for example, in Figs. 1 and 7. New claims 58-60 correspond generally to claims 47-49. New claim 61 is similar in scope to claim 29 and differs in that, instead of reciting that the second insulating film has a curved surface at a sidewall portion of the metal wiring, claim 61 recites that the second insulating film has a portion that is thinner than the film thickness of the metal wiring, as shown, for example, in Fig. 15C. Claims 62-64 correspond generally to claims 51-53. No new matter has been introduced.

Applicant acknowledges with appreciation the Examiner's allowance of claims 32-37 and 50-57, and the Examiner's indication that claim 30 is directed to allowable subject matter.

Claim 35 has been amended and claims 38-49 have been canceled in view of the Examiner's objections to the claims.

Claim 29 has been rejected as being anticipated by Bae. Applicant requests reconsideration and withdrawal of this rejection because Bae does not describe or suggest an arrangement in which the second insulating film has a curved surface at a sidewall portion of the metal wiring, as recited in amended claim 29. Rather, Bae teaches that a protective layer 12 is formed on the overall surface of the substrate and selectively etched to form contact holes exposing the drain region and the upper storage electrode 11, as shown in Bae's Fig. 5F. Bae does not show the protective layer 12 as having a curved surface at the sidewall portion of the metal wiring.

Claim 31, which depends from claim 29, has been rejected as being obvious in view of Bae. Applicant requests reconsideration and withdrawal of this rejection for the reasons discussed above with respect to claim 29.

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Applicant also submits that claim 61 is allowable over Bae because Bae does not describe or suggest an arrangement in which the second insulating film has a portion that is thinner than the film thickness of the metal wiring.

Accordingly, applicant submits that all claims are in condition for allowance.

No fees are believed to be due. Please apply any charges or credits to deposit account 06-1050.

Respectfully submitted,

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